

Table I.B.3.b.(1)(1997) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.6%	92.4%	91.1%	89.1%	87.1%	88.1%	90.6%	88.0%
Industry group **								
Agric., fish., forest.	77.1%	75.4%	88.8%	89.9%	68.1%	92.4%	80.9%	74.1%
Mining	97.9%	94.3%	100.0%	95.9%	100.0%	99.2%	95.9%	99.1%
Construction	79.9%	90.3%	79.8%	76.3%	74.1%	85.5%	83.0%	75.4%
Manufacturing	93.8%	92.0%	94.0%	93.3%	91.1%	95.3%	92.8%	93.9%
Transp., commu., util.	92.4%	96.3%	95.7%	92.5%	88.9%	92.9%	94.2%	92.2%
Wholesale trade	91.5%	94.4%	97.2%	92.1%	93.8%	88.3%	94.4%	90.4%
Retail Trade	82.3%	88.6%	86.6%	85.7%	76.1%	82.0%	86.3%	81.3%
Fin., ins., real est.	92.6%	91.9%	97.4%	96.5%	94.2%	91.2%	94.3%	92.2%
Services	86.8%	95.0%	93.2%	88.9%	86.8%	82.7%	92.3%	84.9%
Unknown	93.6%	93.6%	0.0%	0.0%	0.0%	0.0%	93.6%	0.0%
Ownership								
For profit, incorporated	89.0%	92.3%	92.3%	89.2%	85.3%	89.5%	90.7%	88.5%
For profit, unincorporated	88.1%	92.8%	83.9%	85.7%	92.4%	82.4%	89.5%	87.0%
Nonprofit	86.5%	92.6%	89.7%	89.4%	89.5%	82.5%	90.9%	85.6%
Unknown	88.6%	91.3%	97.2%	92.1%	93.7%	86.0%	92.7%	88.3%
Age of firm								
Less than 5 years	81.1%	92.3%	84.8%	76.0%	79.4%	61.6%	85.5%	74.3%
5-9 years	87.2%	93.0%	94.8%	87.9%	75.1%	88.4%	92.9%	81.0%
10-19 years	89.9%	93.4%	93.8%	89.0%	87.3%	87.7%	92.4%	87.8%
20 or more years	89.5%	90.9%	90.9%	91.9%	88.0%	89.1%	90.8%	89.2%
Unknown	89.0%	95.4%	90.2%	94.6%	90.0%	88.4%	93.3%	88.9%
Multi/single status								
2 or more locations	89.6%	92.6%	90.8%	91.7%	89.8%	89.3%	90.5%	89.5%
1 location only	87.0%	92.4%	91.2%	88.2%	83.2%	67.0%	90.6%	82.7%
Percent full-time employees								
Less than 25%	95.0%	98.3%	100.0%	94.7%	98.0%	89.2%	98.0%	93.7%
25-49 %	84.9%	95.0%	87.9%	86.0%	87.9%	82.7%	89.7%	83.9%
50-74 %	89.5%	94.2%	91.7%	85.1%	86.6%	90.9%	91.7%	88.7%
75% or more	88.6%	92.0%	91.1%	89.6%	87.0%	88.2%	90.5%	88.1%
Union presence								
No union employees	88.7%	92.9%	92.6%	89.9%	87.3%	87.1%	91.6%	87.6%
Has union employees	86.2%	88.6%	74.9%	81.9%	84.6%	87.5%	78.9%	86.9%
Unknown	92.5%	86.2%	87.3%	87.0%	89.2%	94.2%	87.9%	93.0%
Percent low wage employees **								
50% or more low wage	75.8%	69.5%	77.2%	76.7%	69.3%	86.9%	75.2%	76.0%
Less than 50% low wage	90.7%	94.2%	93.0%	90.1%	89.7%	89.8%	92.0%	90.1%
Unknown	86.5%	86.0%	78.5%	88.1%	84.7%	86.9%	83.2%	86.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(1997) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.87%	1.08%	1.00%	1.32%	0.82%	0.81%	0.60%
Industry group **								
Agric., fish., forest.	8.45%	8.46%	3.03%	16.62%	13.73%	22.08%	5.96%	10.19%
Mining	1.63%	14.90%	23.57%	11.75%	25.82%	14.81%	10.30%	0.60%
Construction	1.86%	2.30%	3.60%	3.37%	6.45%	4.04%	2.44%	3.76%
Manufacturing	0.38%	1.89%	1.05%	1.45%	1.40%	0.37%	1.20%	0.35%
Transp., commu., util.	1.58%	1.15%	1.41%	1.14%	4.12%	2.34%	1.41%	1.78%
Wholesale trade	1.13%	1.23%	0.96%	1.81%	1.34%	1.90%	0.82%	1.51%
Retail Trade	1.00%	2.69%	2.63%	3.39%	3.60%	0.69%	3.04%	0.76%
Fin., ins., real est.	0.94%	1.40%	1.36%	1.18%	1.78%	1.91%	1.06%	1.12%
Services	0.92%	0.58%	0.86%	1.61%	1.38%	1.91%	1.01%	1.13%
Unknown	20.04%	20.04%	0.00%	0.00%	0.00%	0.00%	20.04%	0.00%
Ownership								
For profit, incorporated	0.54%	1.24%	0.85%	1.11%	1.83%	0.73%	0.79%	0.61%
For profit, unincorporated	1.60%	0.93%	4.41%	4.09%	1.40%	3.77%	2.09%	2.27%
Nonprofit	1.53%	2.06%	1.93%	1.27%	1.02%	3.18%	1.22%	1.70%
Unknown	1.43%	3.48%	23.31%	3.07%	1.40%	2.58%	3.20%	1.56%
Age of firm								
Less than 5 years	2.79%	2.53%	3.21%	4.05%	5.02%	8.27%	2.48%	4.49%
5-9 years	1.76%	1.27%	1.73%	1.94%	5.69%	2.13%	0.65%	3.55%
10-19 years	1.08%	0.78%	0.86%	1.98%	2.54%	2.64%	0.45%	1.84%
20 or more years	0.81%	1.83%	0.97%	1.42%	0.80%	1.35%	1.16%	0.92%
Unknown	0.62%	3.21%	3.21%	0.65%	1.52%	0.79%	1.47%	0.63%
Multi/single status								
2 or more locations	0.42%	1.95%	1.64%	2.11%	0.95%	0.64%	2.53%	0.45%
1 location only	1.01%	0.86%	1.06%	1.33%	2.10%	6.28%	0.89%	1.70%
Percent full-time employees								
Less than 25%	3.07%	2.25%	5.41%	1.42%	6.45%	2.02%	2.26%	4.06%
25-49 %	1.50%	0.86%	2.14%	2.02%	3.41%	1.77%	1.39%	1.64%
50-74 %	0.70%	0.97%	1.76%	2.02%	2.53%	0.96%	1.08%	0.74%
75% or more	0.52%	1.01%	1.23%	1.06%	1.45%	0.88%	0.98%	0.60%
Union presence								
No union employees	0.47%	0.91%	0.68%	0.97%	1.42%	0.97%	0.73%	0.56%
Has union employees	1.50%	2.67%	5.82%	4.28%	2.50%	2.05%	4.53%	1.79%
Unknown	1.60%	2.76%	2.56%	2.53%	2.74%	1.62%	1.30%	1.91%
Percent low wage employees **								
50% or more low wage	1.55%	7.20%	4.41%	4.28%	4.29%	1.77%	4.36%	2.27%
Less than 50% low wage	0.73%	0.33%	0.68%	1.08%	1.12%	1.65%	0.70%	1.01%
Unknown	0.82%	2.72%	4.78%	1.89%	3.03%	1.06%	3.55%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.